

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Allison J. Forgyson  
Debtor

Case No. 19-05173-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Jan 21, 2025

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 23, 2025:**

Recip ID	Recipient Name and Address
db	+ Allison J. Forgyson, 1821 Lexington Avenue, Middletown, PA 17057-3486
5278315	+ Commonwealth of Pennsylvania, Bureau of Labor and Industry, Office of Unemp Comp Tax Services OUCTS, PO Box 60848, Harrisburg, PA 17106-0848
5278317	+ FedLoan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
5301611	+ PINGORA LOAN SERVICING, LLC, CENLAR FSB, BK Department, 425 PHILLIPS BLVD., EWING NJ 08618-1430

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5278311	+ Email/Text: bncnotifications@pheaa.org	Jan 21 2025 19:16:00	AES/PNC Bank, PO Box 61047, Harrisburg, PA 17106-1047
5278314	Email/Text: BKelectronicnotices@cenlar.com	Jan 21 2025 19:16:00	Cenlar FSB, PO Box 77404, Ewing, NJ 08628
5290209	EDI: CAPITALONE.COM	Jan 22 2025 00:10:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5278313	+ EDI: CAPITALONE.COM	Jan 22 2025 00:10:00	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
5315672	Email/Text: ECMCBKNotices@ecmc.org	Jan 21 2025 19:16:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
5315673	Email/Text: ECMCBKNotices@ecmc.org	Jan 21 2025 19:16:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408, Educational Credit Management Corporatio, P.O. Box 16408, St. Paul, MN 55116-0408
5278318	EDI: IRS.COM	Jan 22 2025 00:10:00	Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
5278319	EDI: JPMORGANCHASE	Jan 22 2025 00:10:00	JPMCB Card Services/Chase, PO Box 15369, Wilmington, DE 19850
5287426	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jan 21 2025 19:16:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5278321	+ Email/Text: unger@members1st.org	Jan 21 2025 19:16:00	Members 1st FCU, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
5278320	+ Email/Text: unger@members1st.org	Jan 21 2025 19:16:00	Members 1st FCU, PO Box 40, Mechanicsburg, PA 17055-0040
5286475	+ Email/Text: bncnotifications@pheaa.org	Jan 21 2025 19:16:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
5278322	EDI: PENNDEPTREV	Jan 22 2025 00:10:00	Pennsylvania Department of Revenue, Dept. 280946, ATTN: Bankruptcy Division, Harrisburg, PA 17128-0946

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5278322	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 21 2025 19:16:00	Pennsylvania Department of Revenue, Dept. 280946, ATTN: Bankruptcy Division, Harrisburg, PA 17128-0946
5373705	^ MEBN	Jan 21 2025 19:12:37	Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5278316		Deborah A. Hughes, Esquire, Address removed per docket entry 24
cr	*	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
5278312	*+	Allison J. Forguson, 1821 Lexington Avenue, Middletown, PA 17057-3486

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 23, 2025      Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 21, 2025 at the address(es) listed below:

Name	Email Address
Christopher A DeNardo	on behalf of Creditor Pingora Loan Servicing LLC logsecf@logs.com, cistewart@logs.com
Daniel Philip Jones	on behalf of Creditor Pingora Loan Servicing LLC djones@sterneisenberg.com, bkecf@sterneisenberg.com
Denise E. Carlon	on behalf of Creditor Pingora Loan Servicing LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Jerome B Blank	on behalf of Creditor Pingora Loan Servicing LLC pamb@fedphe.com
Kara Katherine Gendron	on behalf of Debtor 1 Allison J. Forguson karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubilee bk.net
Mario John Hanyon	on behalf of Creditor Pingora Loan Servicing LLC pamb@fedphe.com, mario.hanyon@brockandscott.com
Thomas Song	on behalf of Creditor Pingora Loan Servicing LLC tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

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**Information to identify the case:**

Debtor 1

Allison J. Forguson

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0574

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-05173-HWV

12/18

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Allison J. Forguson

1/21/25**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**